

Appendix A

Regions/AmSouth Banking Markets Consistent with Board Precedent and DOJ Guidelines Without Divestitures						
Data are as of June 30, 2005. All amounts of deposits are unweighted. All rankings, market deposit shares, and HHIs are based on thrift deposits weighted at 50 percent.						
Alabama Banking Markets						
Auburn/Opelika – Lee County, excluding that portion of the county that is within 12 road miles of Phenix City, Alabama or Columbus, Georgia.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	8	\$63.9 mil.	4.7	1,695	+ 72	10
AmSouth	4	\$104.5 mil.	7.7			
Regions Post-Consummation	3	\$168.4 mil.	12.4			
Birmingham – Bibb, Blount, Chilton, Jefferson, St. Clair, Shelby, and Walker Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$2.5 bil.	12.8	1,600	+ 517	40
AmSouth	1	\$3.9 bil.	20.3			
Regions Post-Consummation	1	\$6.3 bil.	33.0			
Cullman – Cullman County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	5	\$123.9 mil.	11.6	1,207	+ 169	9
AmSouth	7	\$78.0 mil.	7.3			
Regions Post-Consummation	1	\$201.9 mil.	18.9			

Alabama Banking Markets						
DeKalb – DeKalb County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	8	\$32.2 mil.	5.2	1,394	+ 222	10
AmSouth	1	\$134.3 mil.	21.6			
Regions Post-Consummation	1	\$166.5 mil.	26.7			
Dothan – Houston and Henry Counties; Midland City and Newton in Dale County; and Hartford and Slocomb in Geneva County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$347.1 mil.	17.7	1,462	+ 269	15
AmSouth	3	\$149.1 mil.	7.6			
Regions Post-Consummation	1	\$496.2 mil.	25.3			
Florence – Colbert and Lauderdale Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	5	\$139.9 mil.	7.1	1,554	+ 93	10
AmSouth	8	\$129.3 mil.	6.6			
Regions Post-Consummation	3	\$269.2 mil.	13.6			
Marshall – Marshall County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$151.7 mil.	11.6	1,506	+ 382	12
AmSouth	1	\$214.7 mil.	16.4			
Regions Post-Consummation	1	\$366.4 mil.	28.0			

Florida Banking Markets						
Fort Walton Beach – Okaloosa and Walton Counties, and the city of Ponce de Leon in Holmes County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$334.4 mil.	7.8	999	+ 214	22
AmSouth	1	\$595.9 mil.	13.8			
Regions Post-Consummation	1	\$930.4 mil.	21.6			
Ocala – Marion County, and the town of Citrus Springs in Citrus County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	13	\$62.2 mil.	1.4	1,463	+ 39	20
AmSouth	4	\$574.5 mil.	13.4			
Regions Post-Consummation	4	\$636.6 mil.	14.8			
Orlando – Orange, Osceola and Seminole Counties; the western half of Volusia County; and Clermont and Groveland in Lake County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	17	\$291.9 mil.	1.1	1,354	+ 7	47
AmSouth	6	\$926.5 mil.	3.4			
Regions Post-Consummation	5	\$1.2 bil.	4.5			
Pensacola – Escambia and Santa Rosa Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	6	\$405.9 mil.	7.8	1,359	+ 292	18
AmSouth	1	\$978.2 mil.	18.8			
Regions Post-Consummation	1	\$1.4 bil.	26.5			

Florida Banking Markets						
Sarasota – Manatee and Sarasota Counties, excluding that portion of Sarasota County that is both east of the Myakka River and south of Interstate 75 (currently the towns of Northport and Port Charlotte); the peninsular portion of Charlotte County west of the Myakka River (currently the towns of Englewood, Englewood Beach, New Point Comfort, Grove City, Cape Haze, Rotonda, Rotonda West and Placida); and Gasparilla Island (the town of Boca Grande) in Lee County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	17	\$162.3 mil.	1.0	1,305	+ 3	43
<i>AmSouth</i>	11	\$261.2 mil.	1.6			
<i>Regions Post-Consummation</i>	8	\$423.5 mil.	2.7			
Tallahassee – Leon County, and the towns of Quincy and Havana in the eastern half of Gadsden County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	14	\$6.7 mil.	0.2	1,221	+ 3	12
<i>AmSouth</i>	5	\$360.1 mil.	9.1			
<i>Regions Post-Consummation</i>	5	\$366.8 mil.	9.2			
Tampa Bay – Hernando, Hillsborough, Pinellas, and Pasco Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	15	\$325.0 mil.	0.8	1,540	+ 13	64
<i>AmSouth</i>	4	\$3.2 bil.	7.9			
<i>Regions Post-Consummation</i>	4	\$3.5 bil.	8.7			

Georgia Banking Markets						
Dalton – Murray and Whitfield Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$164.4 mil.	9.5	1,512	+ 22	12
AmSouth	12	\$19.4 mil.	1.1			
Regions Post-Consummation	3	\$183.8 mil.	10.7			
Gordon – Gordon County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	7	\$10.0 mil.	1.6	2,948	+ 21	5
AmSouth	5	\$44.6 mil.	6.9			
Regions Post-Consummation	5	\$54.6 mil.	8.5			
Rome – Floyd and Polk Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	3	\$192.4 mil.	12.4	1,411	+ 119	11
AmSouth	8	\$73.7 mil.	4.8			
Regions Post-Consummation	2	\$266.1 mil.	17.2			

Louisiana Banking Markets						
Baton Rouge – Ascension, East Baton Rouge, Iberville, Livingston, and West Baton Rouge Parishes; the northern half of Assumption Parish, including the towns of Napoleonville, Pierre Part and Plattenville; and the town of Union in St. James Parish.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	3	\$1.0 bil.	11.9	1,852	+ 62	37
<i>AmSouth</i>	6	\$228.1 mil.	2.6			
<i>Regions Post-Consummation</i>	3	\$1.3 bil.	14.5			
Monroe – Caldwell, Ouachita and Union Parishes.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	4	\$211.8 mil.	9.8	1,134	+ 92	15
<i>AmSouth</i>	9	\$102.8 mil.	4.7			
<i>Regions Post-Consummation</i>	2	\$314.6 mil.	14.5			
New Orleans – Jefferson, Orleans, Plaquemines, Saint Bernard, Saint Charles, Saint John the Baptist, and Saint Tammany Parishes; and Saint James Parish excluding the town of Union.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
<i>Regions Pre-Consummation</i>	4	\$1.5 bil.	7.6	1,577	+ 40	40
<i>AmSouth</i>	5	\$516.6 mil.	2.7			
<i>Regions Post-Consummation</i>	4	\$2.0 bil.	10.3			

Mississippi Banking Markets						
Biloxi – Hancock County, Harrison County and the City of Ocean Springs in Jackson County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	6	\$158.5 mil.	5.2	2,965	+ 11	11
AmSouth	9	\$31.5 mil.	1.0			
Regions Post-Consummation	4	\$190.0 mil.	6.2			
Columbus – Lowndes County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	7	\$21.8 mil.	3.2	2,245	110	6
AmSouth	3	\$117.5 mil.	17.2			
Regions Post-Consummation	2	\$139.4 mil.	20.4			
Hattiesburg – Lamar and Forrest Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$245.6 mil.	15.1	1,780	+ 218	13
AmSouth	5	\$117.9 mil.	7.2			
Regions Post-Consummation	2	\$363.5 mil.	22.3			
Jones – Jones County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	8	\$39.4 mil.	4.5	1,738	+ 77	7
AmSouth	5	\$76.1 mil.	8.6			
Regions Post-Consummation	4	\$115.5 mil	13.1			

Mississippi Banking Markets						
Oxford – Lafayette and Yalobusha Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$120.2 mil.	15.3	1,547	None**	9
AmSouth	10	N/A**	N/A**			
Regions Post-Consummation	2	\$120.2 mil.	15.3			
**AmSouth recently entered the Oxford market with a <i>de novo</i> branch. Accordingly, June 30, 2005 figures are unavailable.						
Tupelo – Chickasaw, Itawamba, Lee, Pontotoc, Prentiss and Union Counties in Mississippi; and the portion of Monroe County, Mississippi, north of U.S. Highway 278 and State Route 41, including the cities of Amory, Quincy and Greenwood Springs.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$212.0 mil.	6.7	1,908	+ 49	13
AmSouth	8	\$116.4 mil.	3.7			
Regions Post-Consummation	3	\$328.4 mil	10.4			
Tennessee Banking Markets						
Athens – McMinn, Meigs, and Monroe Counties plus the town of Delano in Polk County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	8	\$51.9 mil.	4.3	1,479	+ 81	13
AmSouth	3	\$114.5 mil.	9.5			
Regions Post-Consummation	3	\$166.4 mil.	13.7			

Tennessee Banking Markets						
Cleveland – Bradley County plus the towns of Benton and Ocoee in Polk County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	9	\$15.5 mil.	1.2	1,650	+ 34	8
AmSouth	3	\$193.1 mil.	14.4			
Regions Post-Consummation	3	\$208.6 mil.	15.6			
Cookeville – Jackson, Overton and Putnam Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	5	\$145.1 mil.	9.7	1,315	+ 215	12
AmSouth	4	\$164.7 mil.	11.1			
Regions Post-Consummation	1	\$309.8 mil.	20.8			
Dickson – Dickson County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	9	\$16.3 mil.	3.3	1,710	+ 102	7
AmSouth	3	\$74.7 mil.	15.3			
Regions Post-Consummation	2	\$91.0 mil.	18.6			
Jackson – includes all of Crockett and Madison counties; Chester County, excluding the city of Enville; Henderson County, excluding the Sardis census county division; and the Humboldt, Gibson, Medina and Milan census county divisions in southern Gibson County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$445.6 mil.	18.4	1,663	+ 411	18
AmSouth	4	\$270.1 mil.	11.2			
Regions Post-Consummation	1	\$715.8 mil.	29.6			

Tennessee Banking Markets						
Knoxville – Anderson, Knox, Loudon, Roane and Union Counties; the portion of Blount County northwest of Chilhowee Mountain; the towns of Chestnut Hill, Danridge, Dumplin, Friends Station, Hodges, New Market and Strawberry Plains in Jefferson County; the towns of Harriman and Oliver Springs in Morgan County; the towns of Seymour and Kodak in Sevier County; and the towns of Blaine, Buffalo Springs, Joppa, Lea Springs and Powder Springs in Grainger County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	6	\$462.4 mil.	4.9	1,441	+ 167	35
AmSouth	3	\$1.6 bil.	17.0			
Regions Post-Consummation	2	\$2.1 bil.	21.9			
Maury – Maury County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	5	\$46.8 mil.	4.4	2,496	+ 132	9
AmSouth	3	\$163.4 mil.	15.2			
Regions Post-Consummation	3	\$210.2 mil.	19.5			
McMinnville – Warren County, and the town of Altamont in Grundy County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$139.6 mil.	24.7	2,708	+ 188	6
AmSouth	6	\$21.5 mil.	3.8			
Regions Post-Consummation	2	\$161.1 mil.	28.5			

Tennessee Banking Markets						
Morristown-Newport Area – Cocke, Grainger and Hamblen Counties, excluding the towns of Blaine, Buffalo Springs, Joppa, Lea Springs and Powder Spring in Grainger County; the towns of Baneberry, Jefferson City, Jefferson Estates, Leadvale, Talbot, and White Pine in Jefferson County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	5	\$110.1 mil.	7.9	1,008	+ 93	15
AmSouth	8	\$83.2 mil.	5.9			
Regions Post-Consummation	2	\$193.3 mil.	13.8			
Nashville – Cheatham, Davidson, Robertson, Rutherford, Sumner, Williamson, and Wilson Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	4	\$1.6 bil.	6.7	1,404	+ 243	45
AmSouth	2	\$4.3 bil.	18.2			
Regions Post-Consummation	1	\$5.8 bil.	24.9			
Banking Market in Arkansas, Mississippi, and Tennessee						
Memphis Area – Fayette, Shelby and Tipton Counties in Tennessee; the city of Grand Junction in Tennessee; Crittenden County in Arkansas; Benton, De Soto, Marshall, Tate and Tunica Counties in Mississippi; the northern part of Coahoma County, Mississippi, including the cities of Friars Point, Coahoma, Lula and Jonestown; the portion of Panola County, Mississippi, north of State Route 315 east to Sardis Lake, including the city of Sardis; and the portion of Quitman County, Mississippi, north of State Route 315, including the cities of Birdie and Sledge.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	2	\$2.9 bil.	10.6	3,351	+ 52	57
AmSouth	6	\$647.5 mil.	2.4			
Regions Post-Consummation	2	\$3.5 bil.	13.1			

Banking Market in Georgia and Tennessee						
Chattanooga Area – Hamilton and Marion Counties in Tennessee, excluding the portion of the town of Monteagle that lies in Marion County; Catoosa, Dade, and Walker Counties in Georgia.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	8	\$206.4 mil.	3.2	1,460	+ 108	22
AmSouth	3	\$1.1 bil.	17.0			
Regions Post-Consummation	3	\$1.3 bil.	20.1			
Banking Market in Tennessee and Kentucky						
Clarksville/Hopkinsville Area – Christian, Todd and Trigg Counties in Kentucky; Montgomery and Stewart Counties in Tennessee.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Regions Pre-Consummation	16	\$39.2 mil.	1.7	823	+ 33	15
AmSouth	3	\$226.0 mil.	9.7			
Regions Post-Consummation	2	\$265.1 mil.	11.4			

Appendix B

Regions/Amsouth Banking Markets Consistent with Board Precedent and DOJ Guidelines After Divestitures						
Data are as of June 30, 2005. All amounts of deposits are unweighted. All rankings, market deposit shares, and HHIs are based on thrift deposits weighted at 50 percent. Amounts of deposits for branches divested to purchasers take into account potential deposit runoff of up to 10 percent.						
Alabama Banking Markets Requiring Divestiture						
Dallas – Dallas County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	2	\$141.8 mil.	28.7	3,656	+ 717	2
AmSouth	4	\$61.8 mil.	12.5			
Regions Post-Consummation	1	\$203.5 mil.	41.2			
Post-Divestiture						
Regions Post-Consummation	2	\$141.8 mil.	29.9	2,983	+ 44	3
Branches Divested to Out-of-Market Purchaser	4	\$55.6 mil. (1 branch)	11.3			

Alabama Banking Markets Requiring Divestiture						
Huntsville Area – Madison County; Limestone County, excluding both the town of Ardmore and the portion of the city of Decatur located in Limestone County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	1	\$1.1 bil.	23.5	2,141	+ 777	15
AmSouth	2	\$789.0 mil.	16.6			
Regions Post-Consummation	1	\$1.9 bil.	40.0			
Post-Divestiture						
Regions Post-Consummation	1	\$1.6 bil.	34.6	1,765	+ 402	16
Branches Divested to Out-of-Market Purchaser	7	\$258.4 mil. (5 branches)	5.4			
Mississippi Banking Markets Requiring Divestiture						
Clarksdale – Coahoma County, excluding the northern part of the county that includes the cities of Friars Point, Coahoma, Lula and Jonestown.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	4	\$66.0 mil.	15.7	3,283	+ 604	3
AmSouth	2	\$81.2 mil.	19.3			
Regions Post-Consummation	2	\$147.2 mil.	34.9			
Post-Divestiture						
Regions Post-Consummation	4	\$66.0 mil.	17.6	2,672	- 7	4
Branches Divested to Out-of-Market Purchaser	3	\$73.1 mil. (1 branch)	17.4			

Mississippi Banking Markets Requiring Divestiture						
Greenville – Washington County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	3	\$110.3 mil.	17.1	2,394	+ 478	5
AmSouth	5	\$90.6 mil.	14.0			
Regions Post-Consummation	3	\$201.0 mil.	31.1			
Post-Divestiture						
Regions Post-Consummation	3	\$133.5 mil.	21.7	1,986	+ 71	6
Branches Divested to Out-of-Market Purchaser	5	\$60.8 mil. (1 branch)	9.4			
Greenwood – Carroll and Leflore Counties.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	4	\$53.6 mil.	10.5	2,035	+ 409	6
AmSouth	2	\$99.4 mil.	19.5			
Regions Post-Consummation	1	\$153.0 mil.	30.0			
Post-Divestiture						
Regions Post-Consummation	4	\$53.6 mil.	12.5	1,598	- 28	7
Branches Divested to Out-of-Market Purchaser	3	\$89.5 mil. (1 branch)	17.5			

Tennessee Banking Markets Requiring Divestiture						
Bedford – Bedford County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	2	\$97.6 mil.	21.8	3,005	+ 653	4
AmSouth	3	\$67.3 mil.	15.0			
Regions Post-Consummation	2	\$164.9 mil.	36.8			
Post-Divestiture						
Regions Post-Consummation	2	\$97.6 mil.	23.3	2,377	+ 24	5
Branches Divested to Out-of-Market Purchaser	3	\$60.5 mil. (1 branch)	13.5			
Cannon – Cannon County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	1	\$52.3 mil.	39.3	5,634	+ 2,240	1
AmSouth	3	\$38.0 mil.	28.5			
Regions Post-Consummation	1	\$90.3 mil.	67.8			
Post-Divestiture						
Regions Post-Consummation	1	\$52.3 mil.	42.2	3,471	+ 77	2
Branches Divested to Out-of-Market Purchaser	3	\$34.2 mil. (1 branch)	25.7			

Tennessee Banking Markets Requiring Divestiture						
Cumberland – Cumberland County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	1	\$156.7 mil.	24.8	3,189	+ 1,179	5
AmSouth	2	\$149.9 mil.	23.7			
Regions Post-Consummation	1	\$ 306.6 mil.	48.6			
Post-Divestiture						
Regions Post-Consummation	1	\$199.3 mil.	33.3	2,171	+ 161	6
Branches Divested to Out-of-Market Purchaser	3	\$96.6 mil. (1 branch)	15.3			
DeKalb – DeKalb County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	3	\$62.8 mil.	21.8	3,667	+ 975	2
AmSouth	2	\$64.4 mil.	22.4			
Regions Post-Consummation	1	\$127.2 mil.	44.2			
Post-Divestiture						
Regions Post-Consummation	2	\$62.8 mil.	24.0	2,699	+ 7	3
Branches Divested to Out-of-Market Purchaser	3	\$58.0 mil. (1 branch)	20.1			

Tennessee Banking Markets Requiring Divestiture						
Fayetteville – Lincoln County, excluding the portion of the town of Petersburg that lies in Lincoln County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
Regions Pre-Consummation	2	\$97.8 mil.	23.0	2,477	+ 467	6
AmSouth	4	\$43.2 mil.	10.2			
Regions Post-Consummation	1	\$141.0 mil.	33.2			
Post-Divestiture						
Regions Post-Consummation	2	\$97.8 mil.	24.0	2,038	+ 28	7
Branches Divested to Out-of-Market Purchaser	4	\$38.9 mil. (1 branch)	9.1			
Paris – Henry County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						6
Regions Pre-Consummation	3	\$54.3 mil.	12.1	2,809	+ 282	
AmSouth	4	\$52.1 mil.	11.6			
Regions Post-Consummation	3	\$106.5 mil.	23.7			
Post-Divestiture						
Regions Post-Consummation	3	\$54.3 mil.	13.3	2,531	+ 4	
Branches Divested to In-Market Purchaser	4	\$46.9 mil. (1 branch)	10.5			

Tennessee Banking Markets Requiring Divestiture						
Rhea – Rhea County.						
	Rank	Amount of Deposits	Market Deposit Shares (%)	Resulting HHI	Change in HHI	Remaining Number of Competitors
Pre-Divestiture						
<i>Regions Pre-Consummation</i>	4	\$39.4 mil.	13.6	2,840	+ 533	3
<i>AmSouth</i>	3	\$56.6 mil.	19.6			
<i>Regions Post-Consummation</i>	1	\$96.0 mil.	33.2			
Post-Divestiture						
<i>Regions Post-Consummation</i>	4	\$39.4 mil.	14.9	2,288	+ 6	4
<i>Branches Divested to Out-of-Market Purchaser</i>	5	\$32.3 mil.* (1 branch)	11.2			
*On September 29, 2006, prior to the merger, AmSouth sold one branch with deposits of \$20.7 million to SouthEast Bank and Trust, a market competitor. Those deposits are therefore not reflected in the post-divestiture amount.						